

Interaction Process

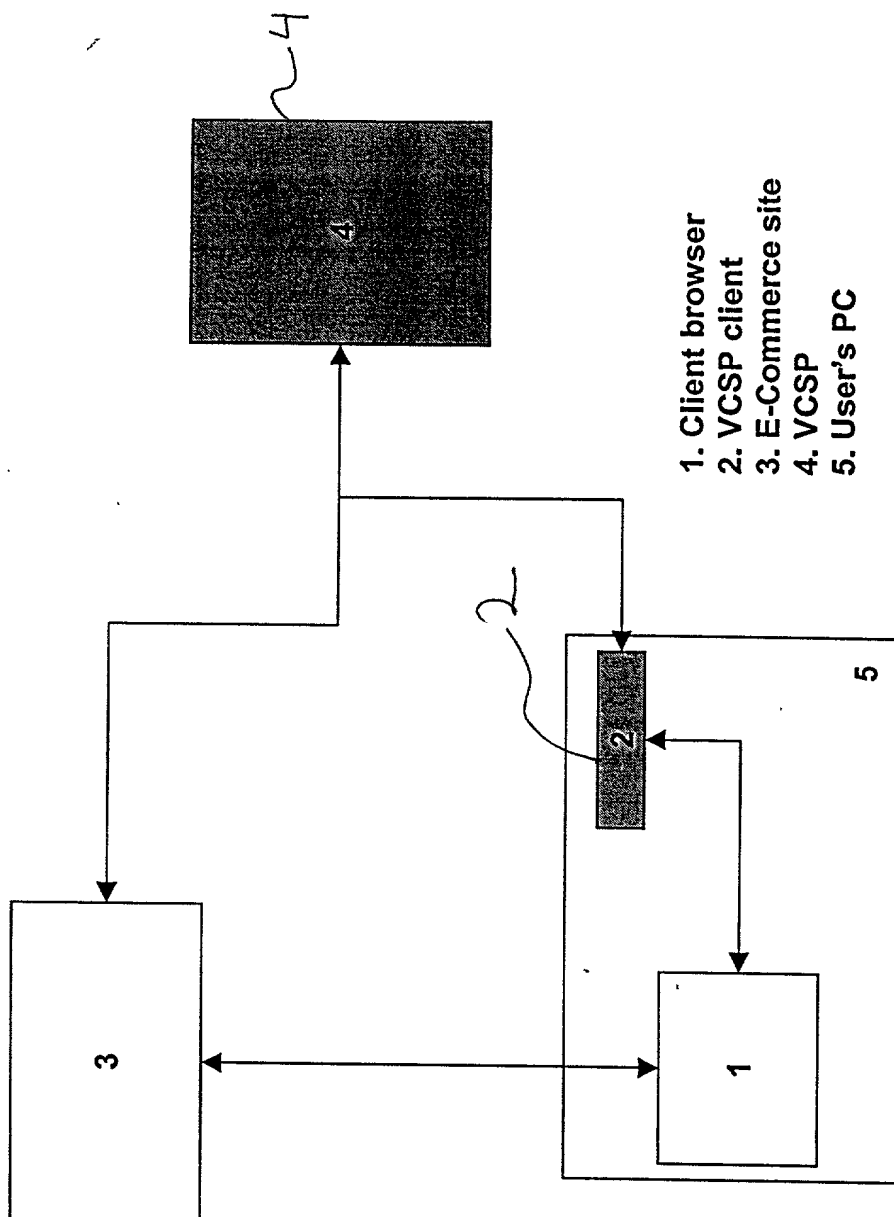


Figure : 1

Registration

1. Client browser
2. VCSP client
4. VCSP

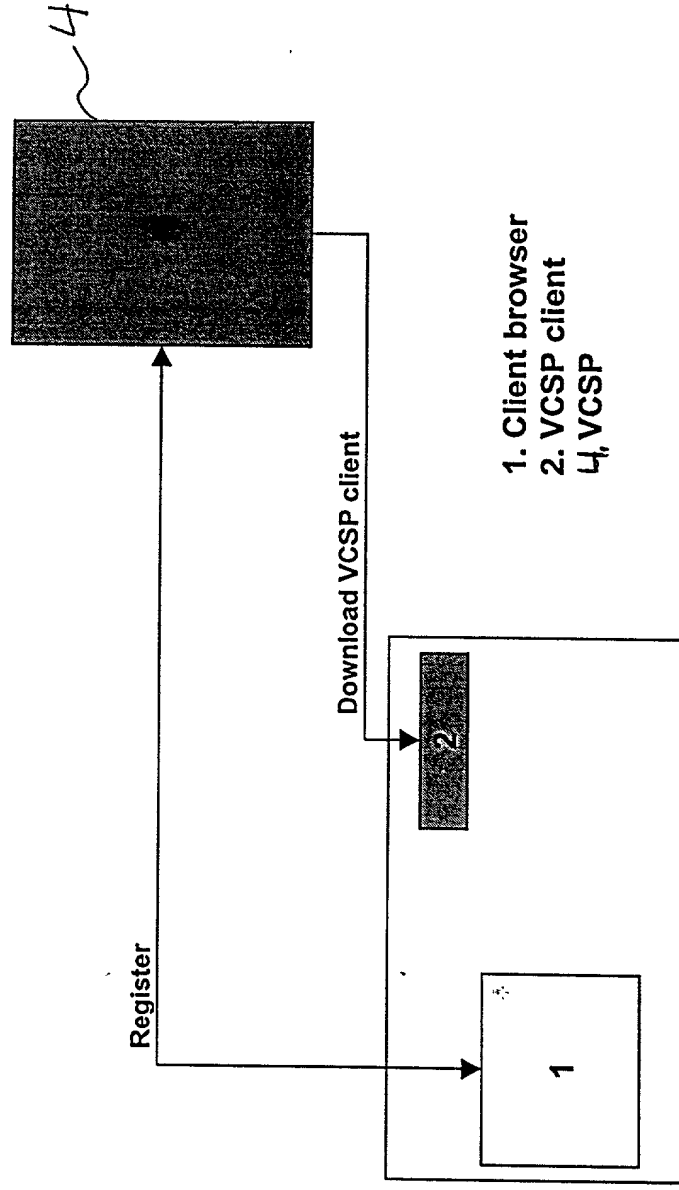


Figure : 2

Purchase

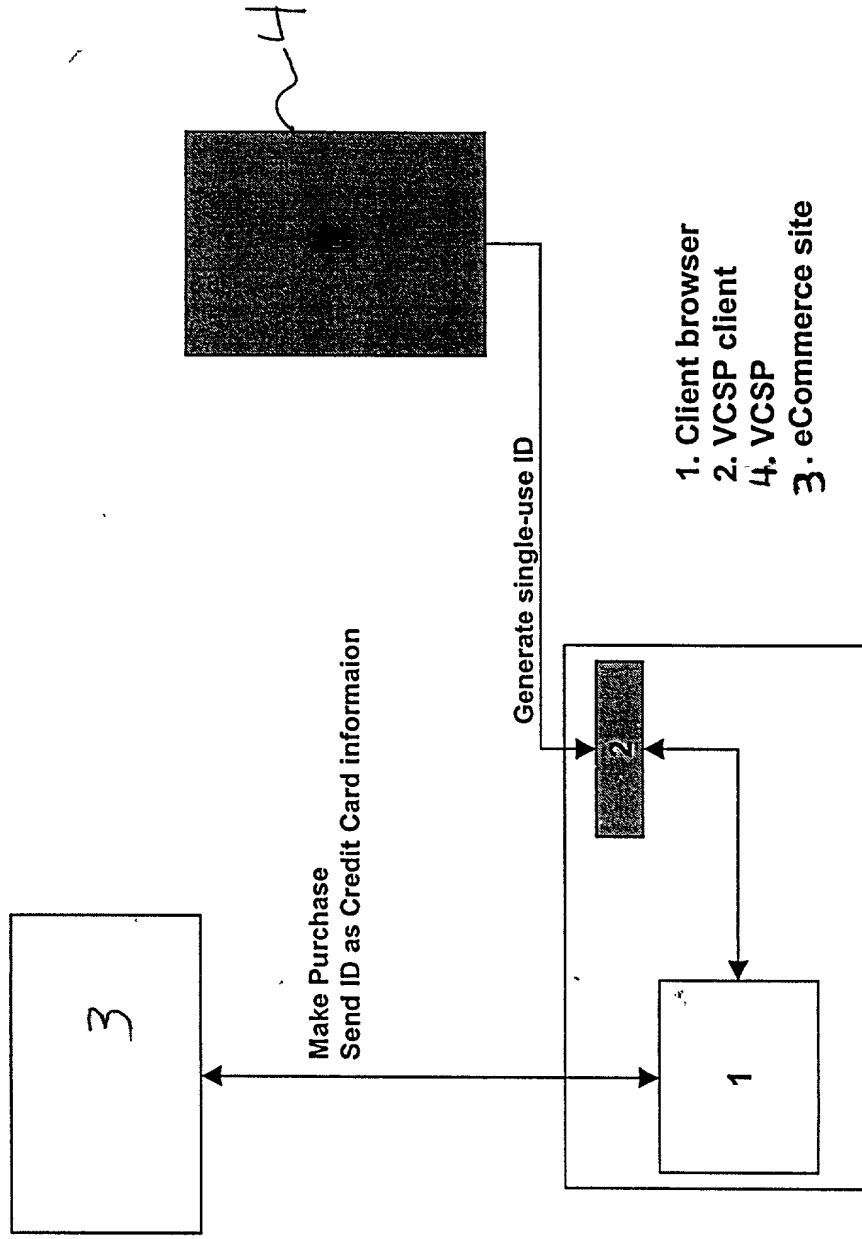


Figure : 3

Transaction

- P1. eCommerce site requests VCSP for validation
 - P2. VCSP sends requested payment information and requestor id to client
 - P3. VCSP client displays amount and requestor and asks for user confirmation
 - P4. User confirmation sent to VCSP
 - P5. VCSP checks if user has necessary balance for payment and commits the payment transaction
 - P6. Acceptance sent to eCommerce site
- Note: P2, P3, P4 can be skipped if user has not configured for "confirmation"*

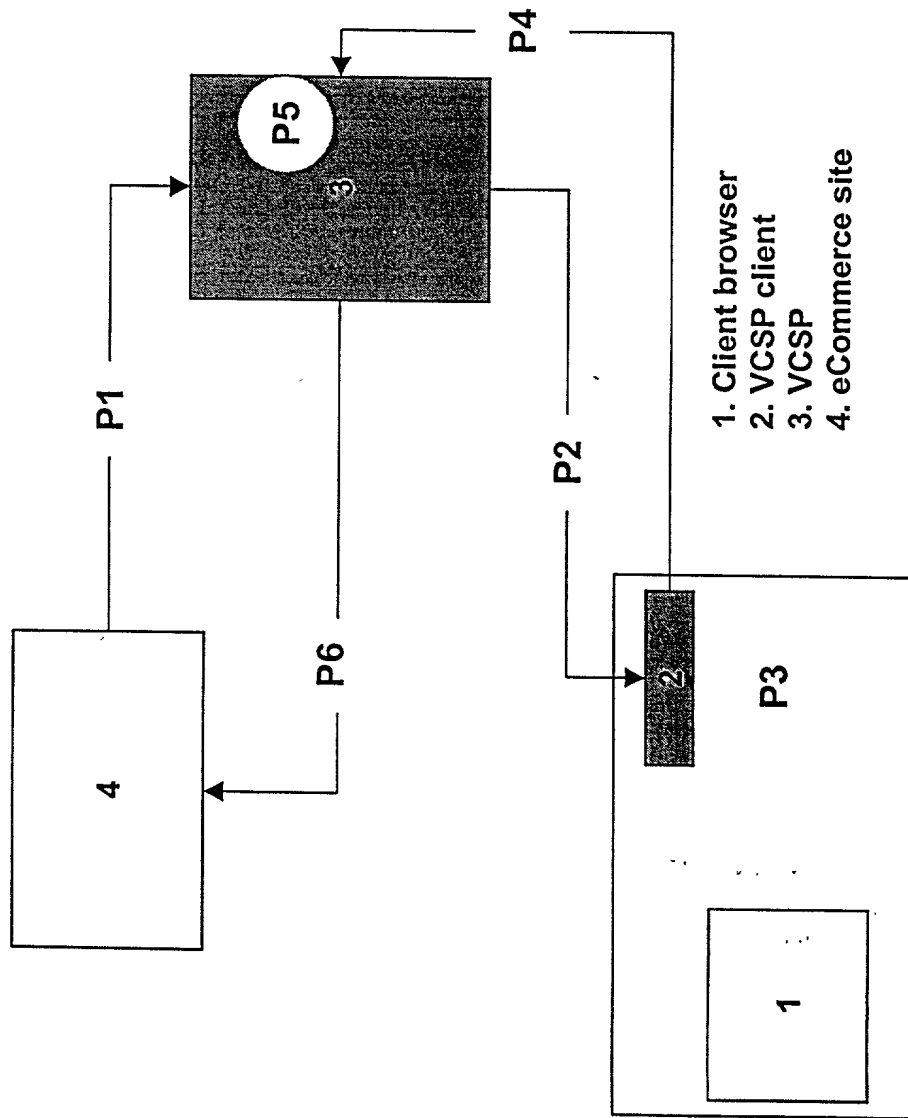
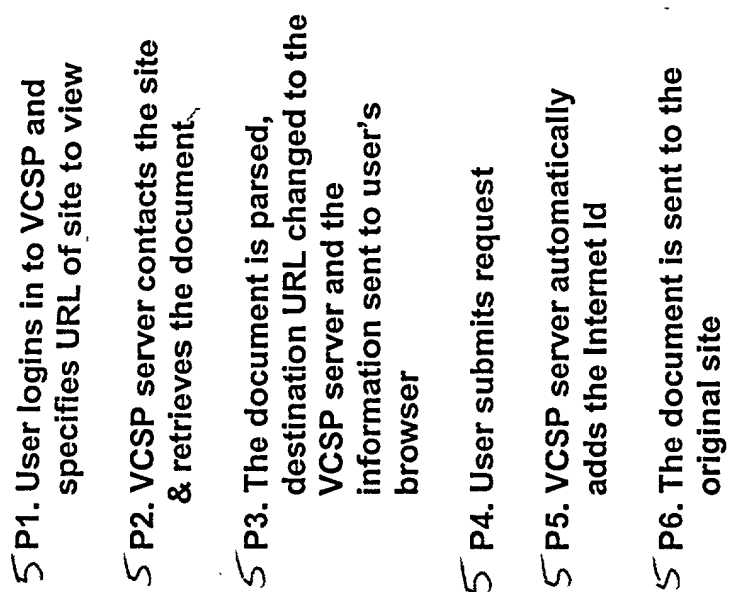
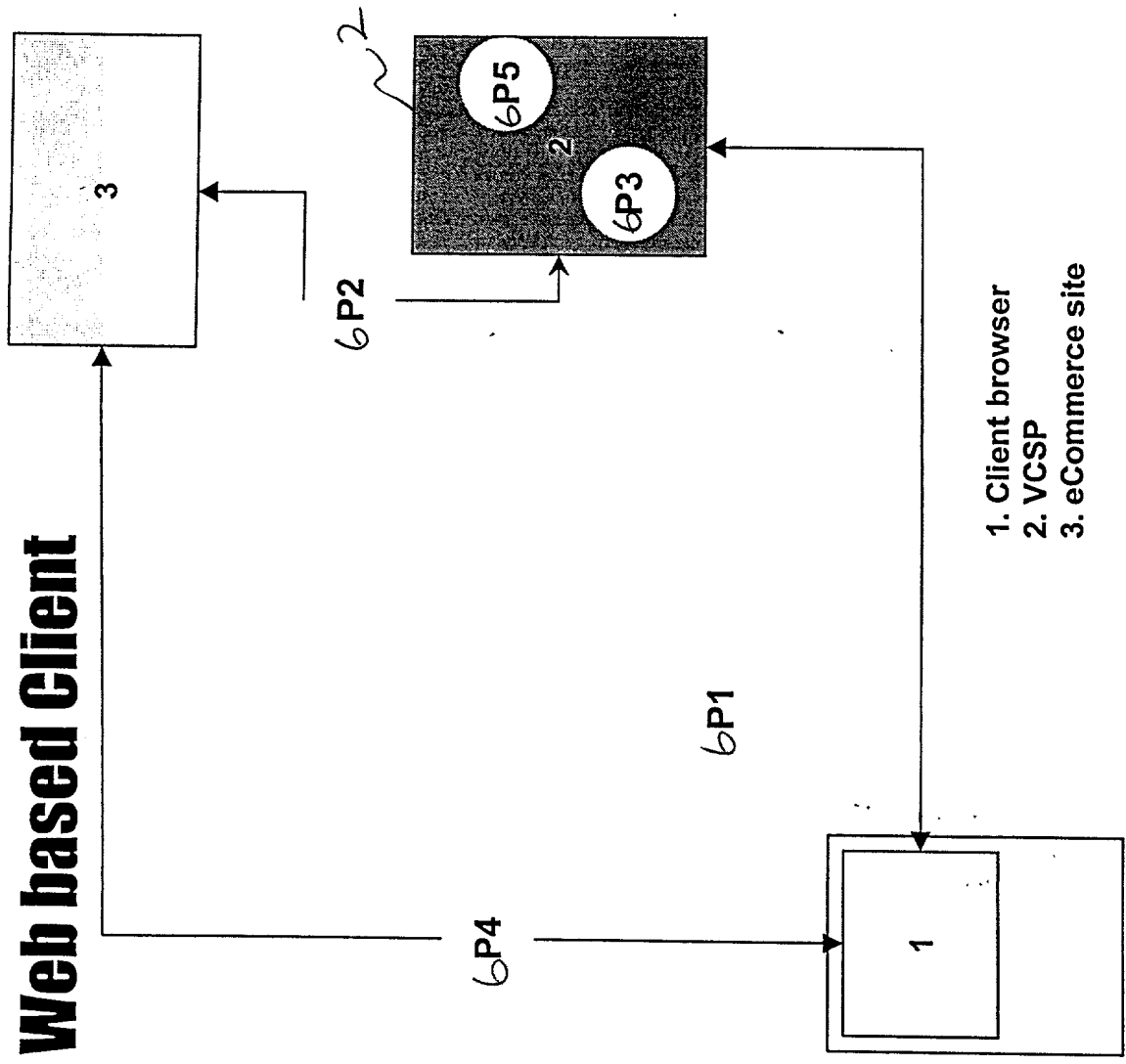


Figure : 4

[illegible]

1. *Journal of the American Medical Association*, 2000; 283: 2669-2675.

Web based Client



- 6P1. User logs in to VCSP and specifies URL of site to view
- 6P2. VCSP server contacts the site & retrieves the document
- 6P3. The document is parsed, code added to transparently handle card information and sent to user's browser
- 6P4. User submits request

Figure : 6

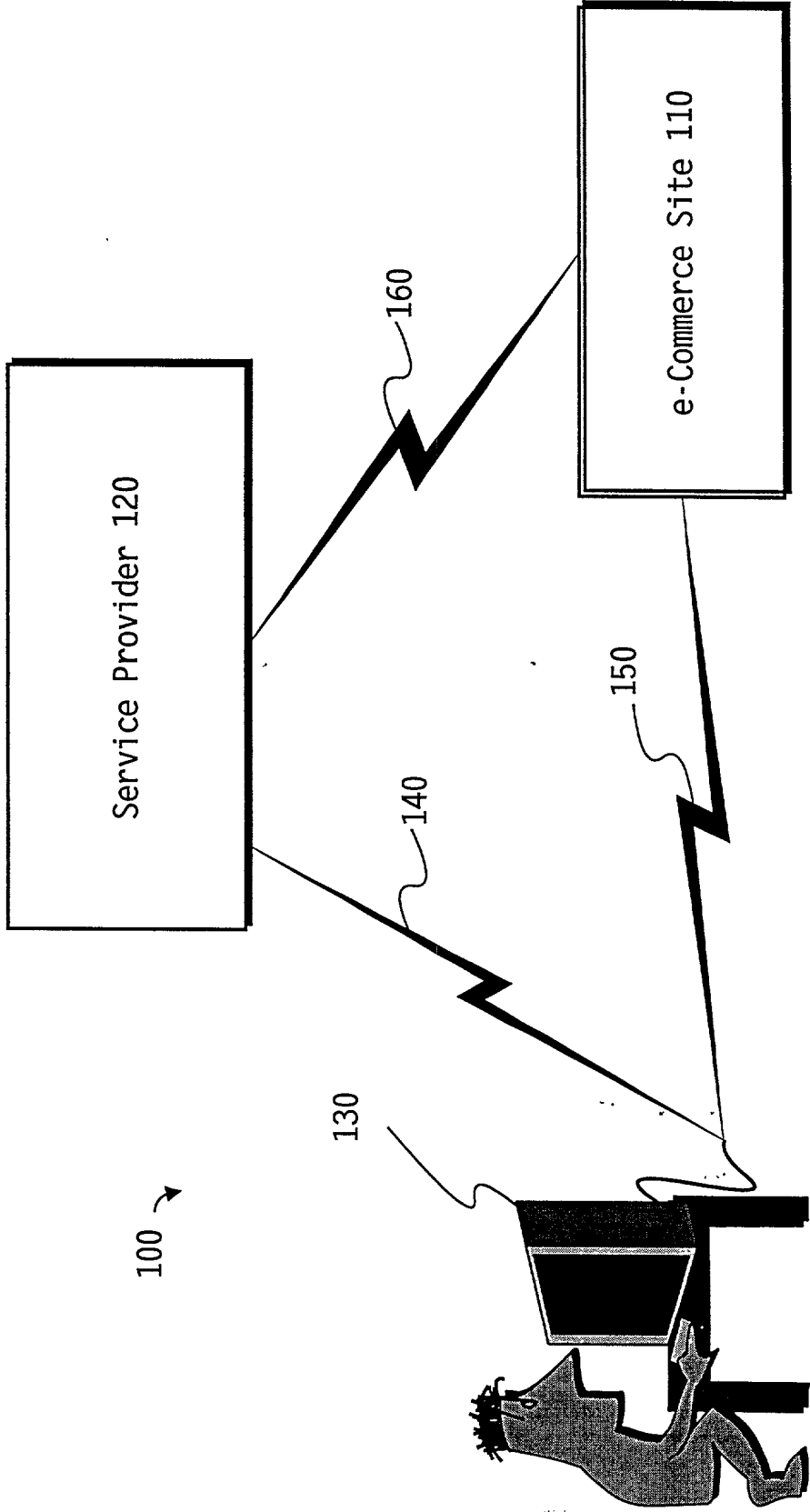


Figure 7

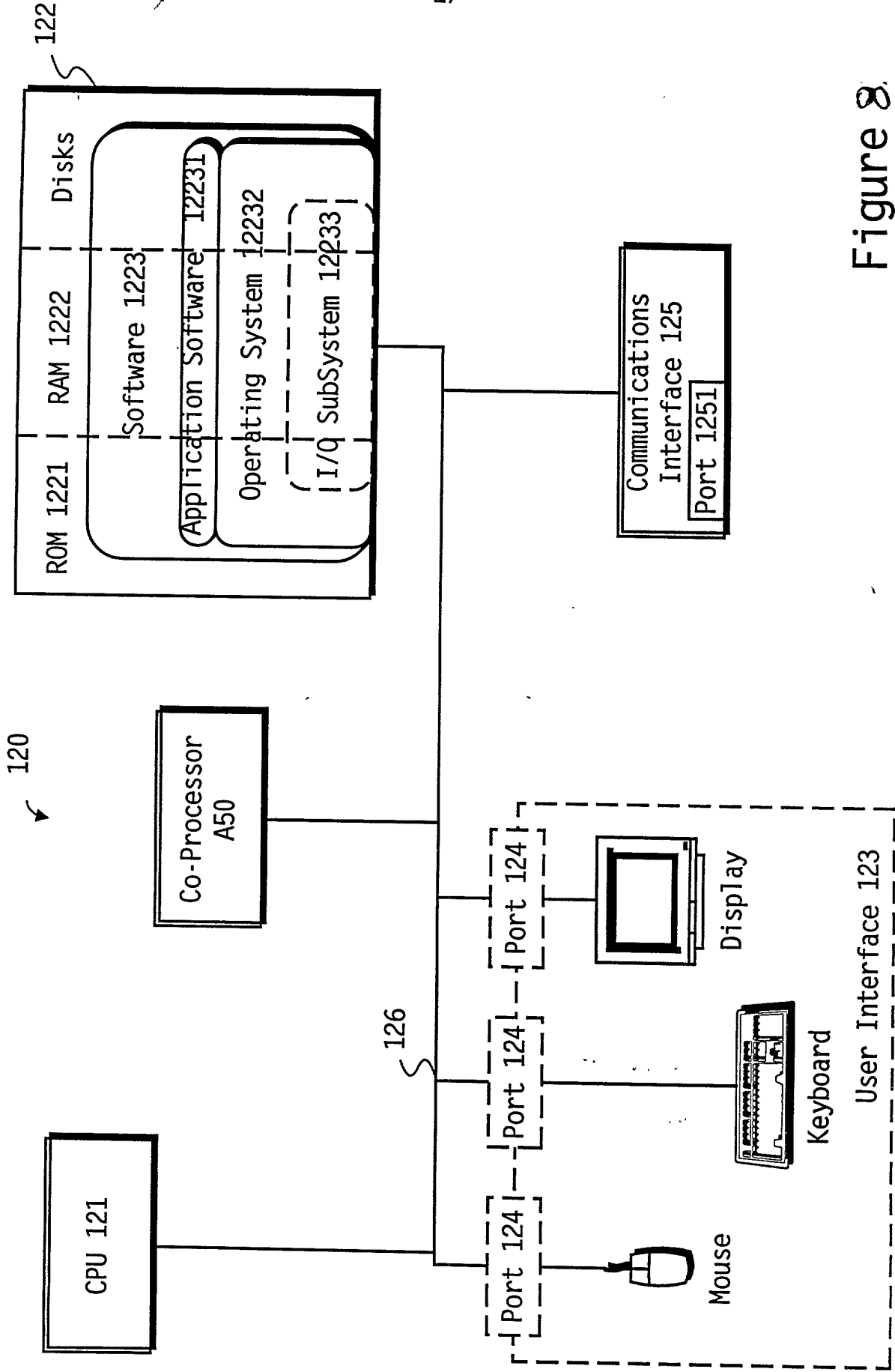


Figure 8

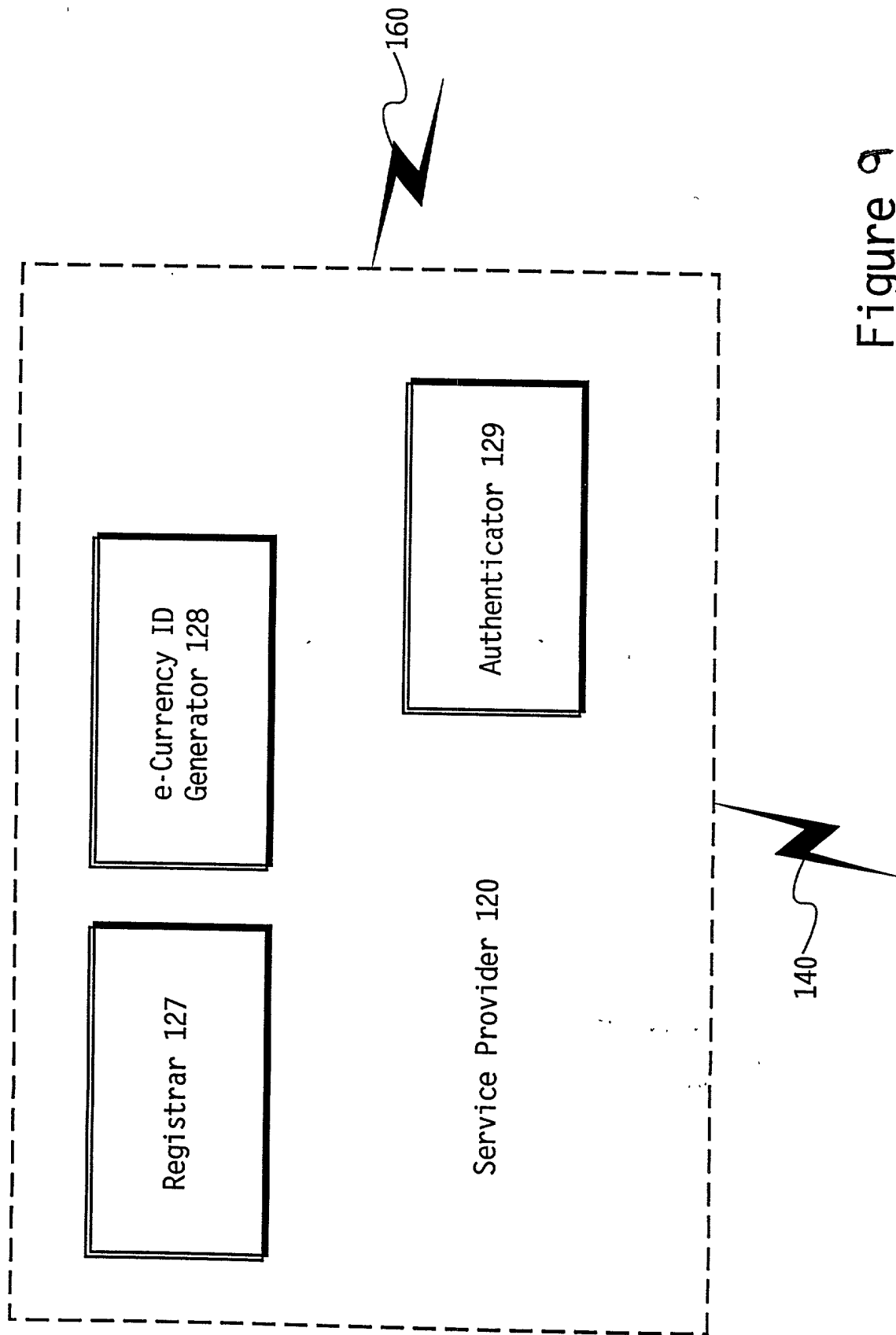


Figure 9

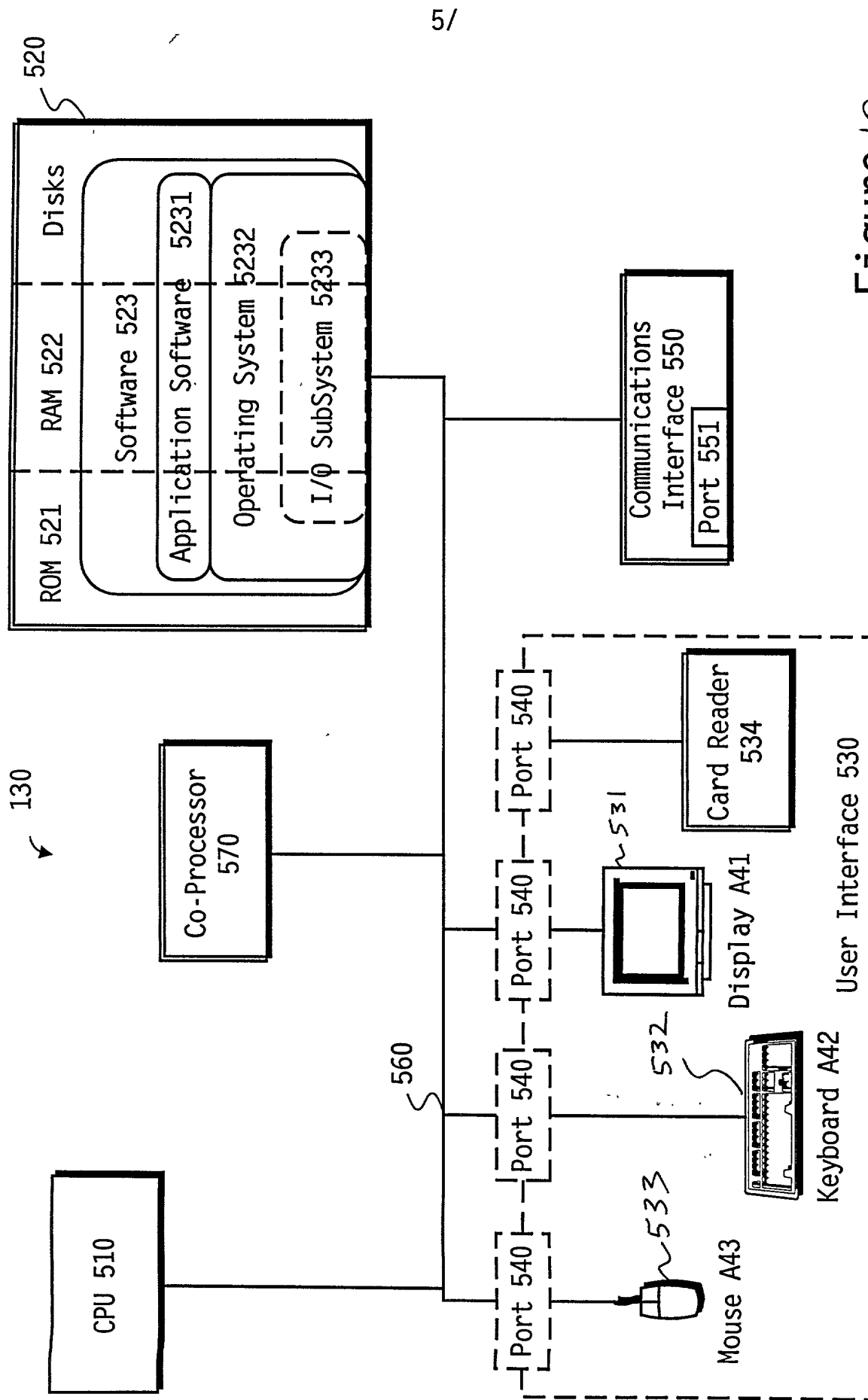


Figure 10

Conceptual View of Browser Application Software

520

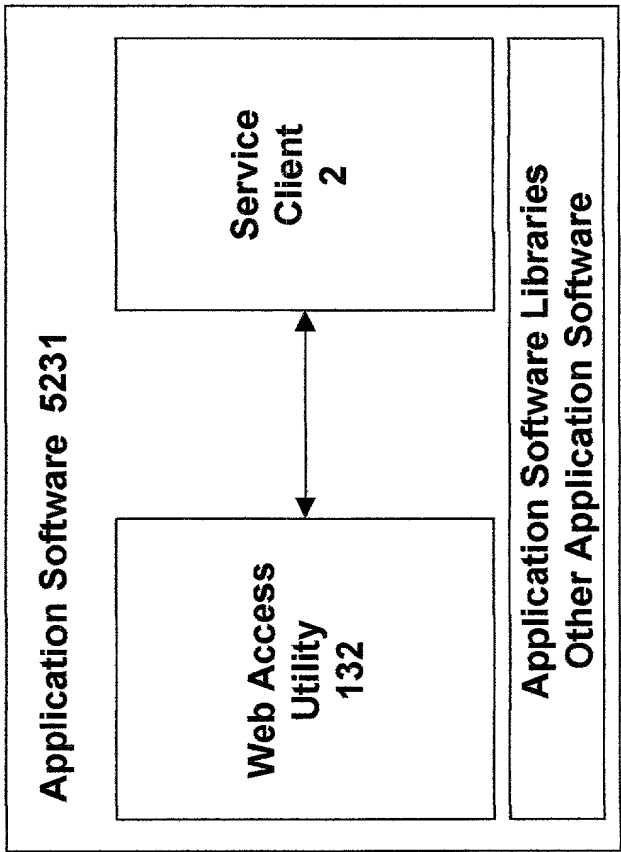
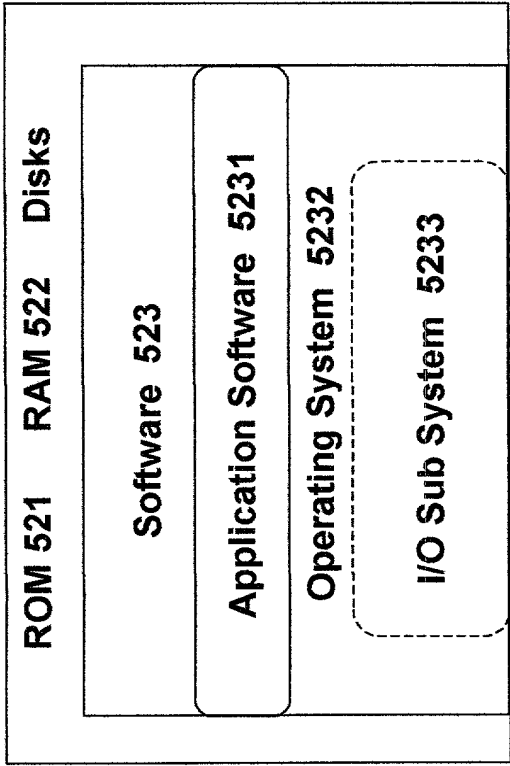


FIG. 11